

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MISSOURI

In Re: Cozette M Ward) Case No. 23-42480
Debtor) Chapter 13
)
) Debtor's Memorandum
) Confirmation Hearing: 10/05/23
) Hearing Time and Place : 7 North, 11:00am

Memorandum to 1st Amended Plan

COMES NOW Cozette M Ward **Debtor** in Chapter 13, by and through her Attorney William Ridings, and for her Memorandum states as follows:

Debtor filed a 1st Amended Chapter 13 Plan to provide for interest to secured creditors at a rate determined by the Clerk under Local Rule 3015-2(E).

Wherefore, Debtor prays this court to allow the amendments.

Dated: September 09, 2023

/s/ Will Ridings
William Ridings, 38672MO
Attorney for Debtor
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CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on September 09, 2023, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on September 09, 2023.

Cozette M Ward
7435 Hazelcrest Dr, Unit C
St. Louis, MO 63042

/s/ Will Ridings
William Ridings MO38672